

Bluegrass Family Health~

This filing is for both on and off exchange new ACA compliant products as well as rate revisions on previously approved ACA compliant products. The overall average increase is expected to be 6.22 percent.

Bluegrass' Small group rates will increase quarterly at 2.0 percent being 8.4 percent annual.

The anticipated pricing loss ratio is 82.7 percent which is approximately equivalent to an 88 percent ACA defined MLR for rebate calculation purposes.

Minimum increase: -8.1 percent

Maximum increase: 22.6 percent

Weighted Average increase: 6.22 percent

The submitted filing was reviewed and subsequent questions requesting additional information sent to the insurer. Rate tables, experience, and detailed data and explanations supporting the filing were requested and provided by the carrier.

Based on the review of the material contained in this rate filing, with specific comments for each area of compliance to be found during review the rate filing was approved for the 6.22 percent average increase.